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means and leisure to attend as regular students, but others engaged in business might, as is the practice with lawyers' and accountants' apprentices, also take the classes if suitable hours were fixed. It would also be available for the training of those who might act as teachers of commercial subjects in schools.

Although the committee hold the opinions in regard to university education above expressed, they feel that the evidence given by the business men who came before them shows that the need for that education is not appreciated by the mercantile community, and they respectfully urge Chambers of Commerce and other mercantile bodies to consider this important subject and mature the opinion of business men in regard to it.

III. PHILANTHROPY, CHARITIES AND SOCIAL PROBLEMS.

The Race Problem.—*Hoffman's "Race Traits of the American Negro."*¹ In spite of the fact that Mr. Frederick L. Hoffman's volume on "Race Traits and Tendencies of the American Negro" is very interesting reading and is being widely quoted, it is likely to prejudice unjustly the cause of the negro because of errors in statistical statement and in the use of the statistical method. The author is a professional statistician in the employ of a large insurance company. Careful students who are trained to make their deductions from all the data in hand rather than from half or two-thirds of the figures they quote may well be surprised at Hoffman's methods. After observing this fact, however, they will not be astonished perhaps to find that Mr. Hoffman's conclusions, based upon some figures, are disproved by *other* figures given within the covers of his own book.

In his discussion of the question of negro mortality he concludes, from the figures cited, that the rate of increase in the negro population is diminishing and the race consequently dying out. On page 53 Hoffman gives the following mortality rates for negroes in four cities :

Mobile. (1843-1894)	Charleston. (1822-1894)	Savannah. (1856-1894)	New Orleans. (1849-1894)
23.10	28.16	34.07	52.10
31.19	25.02	49.65	44.61
34.70	19.77	57.26	40.22
39.74	34.12	44.82	52.33
36.26	41.98	51.66	35.22
35.11	43.83	41.67	39.42
30.91	44.06	37.26	
		32.26	

¹ Contributed by Isabel Eaton, M. A., of New York City ; author of "Negro Domestic Service in Philadelphia," etc.

Of these records Mr. Hoffman says: "While the point to be brought out by this table is not so clear as would be desirable, it is shown . . . that for the colored population the mortality at the present time would seem to be higher, as a rule, than it was forty or fifty years ago." Is Mr. Hoffman's conclusion justifiable? Note that he has given here four tables in two of which the present mortality is shown to be greater than it was some years ago, while in the other two it is shown to be less. Is he justified, under such circumstances, in reaching the conclusion quoted, or in presenting a conclusion so reached as a "Race Trait?"

But note still further—on page 39 of the same book, where Mr. Hoffman is discussing another aspect of the problem, he gives nine records of colored mortality which steadily decrease, while a tenth record somewhat irregularly increases. He should have combined these records with the four already quoted above. Combining these ten tables with the four here given in full, he would have had altogether fourteen negro mortality tables to prove the increasing death rate of the colored people. Only three of these, however, show an increasing mortality, while eleven show a *decreasing* mortality rate. From such figures is Mr. Hoffman justified in concluding that the mortality of the negroes is *increasing*? Moreover, the census figures for the last century, from 1790 to 1890, show no decade in which the race has not increased by at least nine per cent.

Again, in regard to Mr. Hoffman's interpretation of the *Hull-House Maps*, published in 1894, the present writer, formerly a resident of Hull-House, may perhaps be allowed to point out a second error. On page 17 of his "Race Traits" he says of these maps: "The first map reveals that the colored population is concentrated in a very limited area, which contains but a small number of whites. . . . The second map shows that the section inhabited almost exclusively by colored persons is also the section which contains all the houses of ill-fame in this part of the city." If Mr. Hoffman will study and compare the two Hull-House maps he will find that there are nearly three times as many whites as negroes in the district he speaks of as "inhabited almost exclusively by colored persons," and a careful comparison and measuring of the two maps will show him that negro immorality in the section he speaks of is, in comparison with the white immorality in that section, as 1 to $8\frac{1}{2}+$; that is to say, there are nearly *nine white brothels for every one negro brothel* in this section.

Not only is it true that Mr. Hoffman has misinterpreted the actual condition in this Chicago "slum" district, but it is also true that this particular Chicago "slum" district represents facts of negro

life which are the reverse of the usual ones, as may be seen by referring to page 27 of the Seventh Special Report of the United States Commissioner of Labor on "The Slums of Great Cities." This was published in 1894, and there Mr. Hoffman might have read Commissioner Wright's statement that "the conclusions drawn from the comparisons of the slum with the total population are briefly, that in Baltimore the proportion of blacks, mulattoes, etc., in the slum districts canvassed is much less than that found in the whole city, being 4.12 per cent for the slums and 15.45 per cent for the whole city; in New York .54 of 1 per cent of the slum population are blacks, mulattoes, etc., while they compose 1.56 per cent of the total population; in Philadelphia they constitute 2.53 per cent of the slum and 3.76 per cent of the total population; in *Chicago the reverse is true*, the proportion of blacks, mulattoes, etc., in the slum districts being 5.69 per cent and for the whole city but 1.30 per cent." That this crowding in of negroes into the Chicago slums should be represented as a "race trait" when it has been shown by the National Labor Bureau to occur in only one of four cities investigated, while in the other three cities the tendency is strongly the other way, seems, to say the least, a hastily formed judgment.

Tenement House Legislation in New York, 1852-1900.—The Tenement House Commission has just issued a printed report of 200 pages prepared by the secretary, Mr. Lawrence Veiller, giving a history of all tenement house legislation that has been enacted in New York State since the very earliest days. The report is a very complete one, taking up every phase of the tenement house laws and tracing in detail all the changes that have occurred in reference to each subject.

The different subjects are arranged in four main classes: Fire provisions, light and ventilation provisions, sanitary and health provisions, and general provisions relating to the administration of the laws and other kindred topics.

Under the fire provisions may be found such topics as the following: Fire escapes, the construction of public halls and stairways, construction of hall partitions, the construction of elevator shafts, dumb-waiter and light and vent shafts, and so on, through the different requirements of the various laws. Among the light and ventilation provisions are to be found such subjects, as the amount of space to be left between front and rear tenements, the space to be left vacant at the rear of tenement houses, the percentage of the lot permitted to be occupied by new tenements, the size of light and air shafts, the ventilation and size of rooms and halls, and so on; a similar method of grouping or classification has been followed in reference to the sanitary provisions.

Under each one of the different topics is to be found a statement of all the changes that have taken place at different times in reference to this especial part of the law, and following such statement in each case are exact quotations from the different enactments so that the student may trace in detail each change. The present law upon each subject is also indicated and the report contains a very full and complete index ; and at the end a list of all building laws and tenement laws that have been enacted in the State of New York from 1849 to the present time.

It is amazing to find upon the perusal of this report how many excellent laws were enacted twenty or thirty years ago, and how much less rigid the present laws are in some cases than those laws of former times. For instance, in 1867 the law required that in all tenement houses to be occupied by four families or more, the stairs and halls should be constructed entirely fireproof of stone or iron, and the floor beams of the halls were to be of iron with brick arches. This is much more stringent than the present law upon this subject, which does not require stairs to be absolutely fireproof, except when the buildings are over five stories high, and are also arranged for four families on every floor. In other cases the stairs and halls are required to be of slow-burning construction, and in tenement houses less than three stories high no special provision is made. Similarly, in reference to the construction of hall partitions: In 1867, it appears, the law required that in all tenement houses intended to be occupied by four families or more, the hall partitions from the foundation to the roof should be made of brick not less than twelve inches in thickness, and that the floor beams of such halls should be of iron with brick arches. The present law limits this requirement only to the stairways and partitions enclosing them, and does not include the whole public hallway. Similarly in reference to having the first story constructed fireproof: the law as originally enacted in 1871, was much more rigid than it is at the present day, the earlier laws requiring that in all tenements over three stories in height, occupied by as many as six families above the first story, the first floor should be entirely fireproof. The present law does not require this unless the building is five stories in height.

It is extremely interesting to find that as early as 1867, the law required all wood-bins and coal-bins in the cellars of tenement houses to be constructed of fireproof material. Had this law not been repealed in 1871, a great number of our most serious tenement-house fires would never have occurred, as a large proportion of such fires start in cellars. In 1887 a law was enacted prohibiting the use of any wooden building as a tenement house, that is by more than two families. The present law, however, permits such buildings to be occupied by as many as six families.

This report of the Tenement House Commission contains many other matters of interest, and should prove of great value to architects, builders, lawyers and students of tenement house reform. It is the first history of this kind that has ever been prepared.

Tenement-House Conditions.—The New York Tenement House Commission has issued its third special report, prepared by the secretary, Mr. Lawrence Veiller, upon the subject, tenement-house conditions.

This latest report, a book of some sixty pages, entitled, "Housing Conditions and Tenement Laws in Leading American Cities," deals with housing conditions in the twenty-seven largest American cities. These conditions are taken up in detail with respect to Chicago, Philadelphia, St. Louis, Boston, Baltimore, Cleveland, Buffalo, San Francisco, Cincinnati, Pittsburgh, New Orleans, Detroit, Milwaukee, Washington, Jersey City, Louisville, Minneapolis, Providence, Kansas City, St. Paul, Rochester, Denver, Toledo, Columbus, Syracuse, Nashville and Hartford. Besides a description of the housing conditions in each one of these cities, the report contains a statement of the more important provisions of the tenement laws and building laws in each one of these cities, and also extracts from some of the more important laws, notably the laws in Philadelphia, Buffalo and Boston.

Appended to the report is a comparative table showing the most important provisions of the different tenement-house laws in each one of these cities grouped side by side so that a person may see at a glance how these different statutes compare. This report should be of value to the legislature as affording a precedent for progressive legislation upon this subject. It appears that none of these large American cities, excepting Boston, Cincinnati, Jersey City and Hartford, have a tenement-house problem, and in the great majority of these cities the tenement-house as known in New York does not exist, the poor people and working people living generally in small, one-story or two-story houses, containing one, or, at the most, two families, while in many cities these houses are often owned by the workmen themselves. There are, of course, in each of these cities certain bad housing conditions which give some of them what might be termed a housing problem, but this is distinct from the tenement-house problem as known in New York and Boston.

The laws of Buffalo, Philadelphia and Washington might well serve as a model for New York in many respects, especially in regard to provisions for light and air. The Buffalo law provides that "no court or shaft shall be less than six feet wide for one-story and two-story buildings, and at least eight feet wide for three-story and four-story buildings, and one foot wider for each additional story above the fourth story." The law in Philadelphia is very similar. This law

provides that "no shaft or court shall be less than eight feet wide in any part, and that any court or shaft between the wings of a tenement-house, or between two tenement-houses shall not be less in width than twelve feet; and all such shafts and courts shall be open on one side from the ground to the sky."

When one contrasts these provisions with the present provisions of the New York law, which permit, instead of wide shafts, mere slits twenty-eight inches wide and sixty feet long, and closed on all sides, one begins to realize that New York is in some respects far behind many smaller cities in her tenement-house laws.

The Mutual Life Insurance Principle.¹—In the *Ekonomisk Tidskrift* (Häft. 2, 1909), Tedor Åström, discusses the "enigmatical nature" of certain Swedish life insurance companies, which claim to be "mutual." He asserts that the insured in these companies gain no more, lose no more, and enter into the workings of the company to no greater extent than do the policy-holders of a company organized on the joint-stock plan. Preliminary blanks of application, etc., mention no obligation save that of regular payment of premium. It is stated in the regulations merely that the action of the company is mutual. This could not be construed to mean heavy liability, nor are there any provisions made relative to conditions or grounds for extra taxation of any kind; no principle of apportionment of loss or gain is stated. The only conclusion is that policy-holders are in duty bound merely to continue the regular payment of a regular premium.

The companies themselves seem to act upon this understanding, for they keep a reserve fund in case of abnormal losses and to defray the costs of management, which fund has to be maintained at a certain figure.

The writer thinks the most important so-called mutual companies, in respect of policy-holders' rights and duties, show, in general, no essential divergence from the recognized joint-stock form, and he regards the use of "mutual" as entirely erroneous and confusing.

Proceedings of the Peabody Educational Fund.—The thirty-ninth meeting of the Board of Trustees was held in New York October 3, 1900, Chief Justice Fuller, the first vice-chairman, presiding. Reports were submitted from most of the Southern states discussing educational progress, especially in connection with the institutions aided by the Peabody Fund. The report of Hon. J. L. M. Curry, the general agent of the fund, called attention to the important place the common school plays in our whole educational system, and especially, in providing a minimum of training for citizenship in a republic, and stated that the Fund in remembrance of its past emphatic declarations

¹ Contributed by Dr. A. G. Keller, Yale University.

cannot shut its eyes to the needs of the negroes, their strong and unrecognized claims upon the government, nor refuse assent to the resolution of the Capon Springs Conference, that the national government in recognition of moral obligations incurred by the enfranchisement of the negroes, should aid in the establishment of primary and industrial education in the South. A significant paragraph on the subject of national aid to the schools in the South is the following taken from Dr. Curry's report :

"Whatever may be the character or urgency of issues, new or old, presented to the American people, of obligations growing out of enlarged relations, *free schools for all the people*, good enough to attract and instruct the rich and cheap enough to provide for and educate the poor, is the duty to which nothing can be paramount, and for the neglect or postponement of which no exigency of party or country is an excuse. What is the paramount issue is the furnishing by the government of the widest possible opportunities for the development of the faculties and personality of every citizen. It is said that in the struggle for world power, the United States is dependent on national resources, economic power and social development; but all these, however concentrated, will be ineffective without general education and intelligent and trained skill in labor. Where Christian democracy obtains, and the man in mass is sought out, one hears, as a writer in the August *Forum* quotes, 'constantly the sound of polished boots descending, of wooden shoes mounting upward.' Private and denominational schools will never educate the mass of the people, and every citizen should have furnished to him, without money and without price, the means of a fair and useful education. Hateful and mischievous and unchristian is that skepticism or narrowness which prates about keeping the poor in what is called their proper 'station,' or 'pauperizing' the people by a gratuitous system of education. Amid clerical and other obstacles our sister republic of France is earnestly seeking to cure ignorance of the agricultural masses and her backward state in many branches of information. For the furtherance of public instruction, especially in its primary branch, the yearly budget is more than ten times what it was before the war of 1870-71. Leaving out the art section, the appropriation was \$41,638,000. In spite of social and political upheavals, the republic has made progress which reaches the masses, and primary instruction is now gratuitous, compulsory and secular."

Legal Aid for the Poor.—The Legal Aid Society of New York City, founded in March, 1876, nearly twenty-five years ago, has in that time recovered over \$800,000, for its clients, from persons who were trying to defraud them. In the single year 1899, the society received over

ten thousand applications for assistance. The average amount of money involved in these cases is about \$8. The society asks for a retainer's fee of ten cents for each case, although where investigation proves that the client cannot pay even this small sum, it is remitted. Where the sum involved is more than \$10, and where more than \$10 is actually collected the society charges the client, in addition to the retainer's fee of ten cents, a fee of 10 per cent for services. Most of the cases are settled out of court by correspondence without great difficulty as soon as the offending parties find that a powerful society is back of the claim. In a recent published statement, Mr. Arthur von Briesen, the president of the society, spoke of the indirect service the society rendered, as follows:

"It is not merely that we protect the weak from being wronged and defrauded of that which is their just due; that is a great deal, to be sure, but there are other and collateral results which are of value to the community and the country. The society's work makes good citizens and arouses a sentiment of respect for the laws, and also, I may say, a sentiment of patriotism. Many of our clients are persons of foreign birth—people, often, who are ignorant of the laws and of how to set the machinery of the law in motion. They have some vague idea that there is law for the redress of wrongs, but they have heard that it is too costly a luxury for the poor: that it is law for the rich and not for the poor. They know they have been defrauded and wronged, but redress may seem to them hopeless. They have no money to secure it, and therefore they think it is not for them. The consequence is that they become bitter, not only against the particular person who has wronged them, but also against society in general, against the country which permits society to be organized on so unjust a basis. Such persons—and they need not be confined to persons of foreign birth by any means—are ripe to listen to those social agitators and disturbers who are only too prevalent. They are ripe for enlistment in the ranks of those who are regarded as dangerous to the security of law and order.

"Now, it is to just such persons as these that our society comes with its helping hand. We demonstrate to them that there is not only law in this country to redress wrongs and to protect people from cheating and fraud, but that it is law for the poor as well as for the rich. If a person comes to us with a complaint of extortion or of swindling or of faithlessness in carrying out a contract, or of any offence against persons or property that is remediable under our laws, we will see that he has justice done him, even though he may not be able to pay the retainer of ten cents, for which the rules of the society nominally provide. He has justice, in other words, no matter how poor he is.

Now, when a weak and helpless person finds that he is an integral part of a community that will protect him because of his very weakness and helplessness, he is very apt to become a staunch supporter of the social organization of that community and a very poor listener to the preachers of discord and discontent. Furthermore, he is proud to claim a country as his own that so well looks after the rights of even the humblest of her citizens. It stirs in him not only that which resents assaults upon social order, but that also which is the genuine spirit of patriotism.

"In view of the mixed character of our population and the comparative strangeness on the part of many of them to our ways and our social structure, these are important considerations, important not only as regards people of this kind, but also as regards our own people, born and bred here. The fundamental conviction well settled in the minds of all who through misfortune are unable to assert their own rights that there is a force in the community that will assert their rights for them, and not only assert them, but get them—such a conviction as that implanted in all minds is of great value to the community and is a material factor in the country's strength.

"These are only some of the indirect results of the Legal Aid Society's work, and as to the direct results, I am sure that if the general public could know and see, as do the society's agents and representatives, the multitude of cases of oppression and injustice that are relieved, there would be little doubt in anybody's mind that the Legal Aid Society is worthy of the support that it gets from those who have the best interests of the community at heart."

The society now has four offices with an attorney in charge of each. One of the most important branches of its work is that for seamen. The president's annual report, in speaking of this, says: "Seamen are strangers. They come from distant lands to stay here but a brief space of time. They bring ashore what little money they may have earned on their trips. The traps laid for just that money are innumerable. Once the money is taken from them they become merchandise that is bought and sold. At least such was the case until Mr. Abbott commenced to take their cases in charge. In view of the fact that New York is dependent upon its marine commerce, it should be understood that seamen who devote their lives to its service in this important particular are its wards."

Mr. von Briesen estimates that \$5,000,000 are annually wrung from sea captains and sailors by various systems of extortion and swindling. The operations of one organized gang for this purpose are described as follows: "They bear down on every incoming tramp steamer and sailing ship, and, if possible, swarm on board after the approved style

of sea robbers. There usually is little difficulty in doing this. The captains are often more or less strangers to the port and readily fall into the error that the Jolly Roger gang is in some way official and make no objection to its members swarming over the ship's side. Once on board they make an onslaught on the crew, offering poor Jack glittering inducements to desert and go ashore for a good time. In very many cases, probably the majority, they succeed. Then, when the captain is ready to sail again he has no crew. The pirates have concealed his men and own them as they might own so many cattle. They have stripped the men of their money, and, in addition to that, have chained them down with all sorts of boarding-house debts. It is to these scoundrels that the captain must go if he wants to get a crew, and a round sum he must pay, generally \$40 and upward a head. Of course this comes out of Jack in the end, being deducted from his wages.

"Very often the captains—and this applies to the captains of English vessels particularly—are simply in league with the pirates. They ship their men from the other side under a contract to pay them on their return to the shipping point at the end of the voyage. If the men desert meantime they forfeit all the pay they have earned on the passage out and the captains wish nothing better than to have them desert. It is cheaper for them to buy a crew of the piratical crimps than it would be to pay their own crew full wages at the end of the voyage. If the entire crew of a vessel which has sailed, say, from Liverpool, desert at this port, the captain has had his ship worked all the way here free of cost. He can then purchase a debt-mortgaged crew to go back with and still have a liberal margin of plunder left to himself after paying the crimps their price."

An important branch of the society works in connection with the University Settlement among the poor on the East Side. A woman's branch has been organized, with headquarters at the United Charities Building, for the special purpose of rendering legal aid to women wage-earners.

Jubilee Congress of the Universal Association of Institutions for Mutual Help.—This association, founded by M. de Malarce, who is still its permanent secretary, held its twenty-fifth meeting at Paris, September 19-22, 1900. A large number of documents and reports relating to its work were brought together on this occasion. At the opening session Baron Tkint de Roodenberre, senator from Belgium, presided. The baron's father, now eighty-five years of age, has been for forty years a prominent member of the Permanent Superior Commission of Belgian Mutual Societies. General Porter, the American Ambassador, who is said to be greatly interested in the experimental

method of practical solutions for social problems, was present. There were also present many prominent practical philanthropists from France and other countries. After the opening exercises, a comprehensive historical report was presented by M. de Malarce upon "Progress of Mutual Benefit and Provident Societies in this Century." The association does not vote any resolutions, but suggests reform measures and leaves each member free to accept or reject in accordance with his individual judgment. Only philanthropic societies were admitted to the congress, and only the work of such was discussed. Mutual benefit schemes, where there was any element of private profit, were classed as speculative and excluded from participation. It is to be hoped that the valuable reports prepared for this congress will be printed eventually in an English translation.

Charity Organization in Hartford, Connecticut.—The Hartford Charity Organization Society held its tenth annual meeting November 26, 1900. The occasion was made notable by the presentation of a review of the ten years' work prepared by the well-trained and efficient superintendent of the society, Dr. David I. Green. A few abstracts from Dr. Green's report may serve to bring out some of the distinctive work of the Hartford Society.

"The Charity Organization Society was established for the purpose of improving the administration of charity, and aimed to introduce and disseminate certain principles and methods which promised a more economical and effective use of relief funds and at the same time a real improvement in the condition of the poor. Two questions naturally arise at this time: Have the Charity Organization Society principles and methods been accepted in considerable measure, and if so has their acceptance brought about the improvement in social conditions that was hoped for by the promoters of the movement?

"Ten years ago recommendations were commonly accepted in place of investigations, and such investigations as were made often consisted of little more than a call at the home of the applicant, or an inquiry of some one to whom the applicant referred. It is not too much to say that the word investigation has come to have a fuller meaning to the Hartford public since the activity of this society began. It involves a friendly acquaintance, not only with the applicant, but with his family and its surroundings, with his relatives, his pastor, and the others who are interested in his welfare. That there was imperative need of thorough investigation of all applications was abundantly proved by the startling instances of misapplied charity, discovered at the beginning of this society's activity.

"The growth toward more careful methods has been continuous since that time on the part of both public and private charities. Not only

is there a constant increase in the use of the facilities of this society, for investigation, but other agencies as well are manifesting greatly increased activity in this direction. This is especially true of the city charities whose investigator devotes a large share of his time to this line of work. Much relief is still given without sufficient investigation, but there can be no doubt but that a marked improvement has been brought about and that there is a tendency toward further improvement.

"The extent to which the facilities of the society for giving information concerning applicants are being used, as well as the tendency toward their increased use, may be indicated by the following figures, which show the number of applications received from almoners and charitable individuals for reports concerning applicants and the total number of applications that have come to us through reference by co-operating agencies and individuals. The number of applications received directly from the applicants also testifies to the increasing extent to which claims for relief are subjected to investigation.

	Applications for reports.	Applications by reference.	Direct applications.
1895	344	744	418
1896	417	738	611
1897	529	988	1190
1898	445	959	1308
1899	644	1202	1319
1900	751	1293	1449

"The increase in the use of our society is not the only indication that those who give are coming to realize the need of more information concerning their beneficiaries. There is also a notable increase in co-operation and the exchange of information among the almoners, and especially an increase of co-operation between the public and private charities to the advantage of both.

"The advance made under the second division of the charity organization method, that of securing relief from the most natural source available, is not as manifest, though it is, I believe, no less real. This society has always found it easy to secure adequate relief for real want. The co-operation of relief agencies from the first has been very satisfactory in this respect. But when the fact of a need is established another question arises as to which of perhaps several possible sources we should apply to for the relief. The easiest course is not always the best. Charity organization societies everywhere stand for the principle that parents should care for their children and grandchildren, that children should support their parents and grandparents, that

brothers and sisters, relatives and personal friends should stand by each other in times of need. These virtues are exemplified among the poor even more than among the well-to-do. We believe they should be encouraged, not because they save the relief funds, but because of the moral advantage, and often, even, the economic advantage to the poor themselves.

"At the time this society was organized the sense of interdependence among the poor as well as the spirit of independence was being seriously undermined by the ease with which relatives and acquaintances could be placed upon the charities. This evil has since been greatly reduced by the curtailment of public relief as well as by direct co-operation with the relatives and friends of the needy. After ten years of effort in this direction we can say, that the relatives and personal friends of the needy are much more helpful than is generally supposed. They are often perplexed and baffled by the failings of character, of which the relief agent may not hear, but an utter lack of generosity is seldom met with, and on the other hand the recognition of responsibility is certainly becoming more general. The very large decrease in the amount of public outdoor relief is both a cause and an evidence of the fact that the relief of want has become less a matter of official necessity and more a matter of personal interest and helpfulness. In other words the relief of want comes in much greater degree than ten years ago, from the more natural sources.

"In respect to the third division of the charity organization method—the formation of plans for permanent improvement in the situation of individual families and the establishment to this end of continuous friendly relationship between the needy family and a visitor of character and resource—we can also find evidence of progress.

"More or less successful work is done along these lines by other organizations, but doubtless the chief advance during the past ten years is to be seen in the activity of various circles of King's Daughters, in the work of the agents of this society, and especially in the work of the three conferences of Friendly Visitors which this society maintains. The central conference was organized in the fall of 1894; the North District Conference and the South District Conference were organized two years later. A large increase in the number of visitors has continued to be a matter of hope, but a good interest in the work of the conferences has been realized, and the results attained have been highly satisfactory.

"Though no new discovery, it is, we believe, much more generally realized now than ten years ago, that the need of groceries and coal, though important of itself, is in general but a superficial manifestation of deeper needs which must be dealt with if we are really to improve the condition of the poor.

"The work of this society in respect to personal service for the needy has undergone a considerable change during the ten years under consideration. The first years of its activity were spent largely in exposing abuses, a work that was much more useful to the public than profitable to the society or its superintendent. It was not until these abuses were in a large measure corrected that the benevolent work outlined in the constitution of the society was taken up in its entirety.

"The curtailment of public relief has given it a chance to be of service to needy people in securing relief from other sources. Increased support has made it possible to enlarge its working force so that more can be done toward meeting the countless needs of the poor which call for action rather than for money. It no longer attempts to classify its needy acquaintances into the categories of worthy and unworthy, but in the light of all the knowledge it can gain it seeks to do, or to have done that which will be most helpful to each. The stimulating influence of thorough acquaintance is perhaps itself the chief contribution of this society to the upbuilding of the dependent, but this acquaintance has brought many opportunities for useful effort—opportunities which have been accepted in some measure, but which extend far beyond the limits of our present resources.

"The course which the reform movement has taken in respect to the decrease in public outdoor relief is shown in the following table, in which the amounts of annual public relief in provisions, rent, fuel and cash are compared with the amounts which would have been given if the per capita rate of expenditure in 1890 had been continued with the increasing population of the city till 1900. During this period the amount of outdoor relief given by the seven leading relief societies of the city has remained practically constant at about \$11,500.

	Public outdoor relief actually given.	Would have been given had the old rate continued.
1890	\$33,283	\$33,283
1891	28,913	34,948
1892	16,554	36,613
1893	13,422	38,278
1894	17,324	39,943
1895	17,329	41,608
1896 (8½ m.)	10,669	30,307
1897 (9½ m.)	7,414	34,916
1898	6,819	45,769
1899	5,640	47,434
1900	4,511	49,099
	<hr/>	<hr/>
	\$161,878	\$432,198
		161,878
Total saving		\$270,320

"It will be observed that a sudden decline in public relief followed the report of the special committee on outdoor alms in 1891, and another marked decline followed the transfer of the public charities from the hands of the selectmen to the board of charity commissioners in June, 1896. The hard winter of 1894 caused some reaction, but aside from these exceptional years the decline in public outdoor relief has been steady and continuous. The per capita expenditure has been reduced from sixty-five cents in 1890 to less than six cents for the year ending April 1, 1900. There is every reason to believe that a further reduction can be made to advantage. The saving already made, however, amounts in the nine and a half years covered by the table to \$270,320, while the rate of expenditure now attained shows an annual saving of \$44,588. If our calculations were extended to the next ten years with another 50 per cent increase in the population of the city, the saving for the ten years would aggregate \$557,350. In view of these large figures the expenditures for investigations and for the work of helping the needy to help themselves seem to be very profitably invested."